

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Kelli E. Baker**  
Debtor(s)

Bankruptcy Case No.: 17-20097-CMB

Chapter: 13  
Docket No.: 78 – 77

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 27th of January, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 3/14/22**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **3/22/22 at 10:00 AM at <https://www.zoomgov.com/j/>, Meeting ID: 161 4380 0191** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **3/14/22**.

Carlota M. Bohm  
United States Bankruptcy Judge

cm: All Parties

In re:  
Kelli E. Baker  
Debtor

Case No. 17-20097-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 27, 2022

User: auto  
Form ID: 408v

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2022:

Recip ID	Recipient Name and Address
db	+ Kelli E. Baker, 43 E. Orchard Avenue, Pittsburgh, PA 15202-1250
15425862	+ Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14361297	Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
14347668	+ StoneGate Mortgage, 4849 Greenville Ave, STE 800, Dallas, TX 75206-4130
14378114	+ Stonegate Mortgage Corporation, P.O. Box 790309, Payment Processing Center, St. Louis, MD 63179-0309
14391269	+ VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: pa_dc_claims@navient.com	Jan 27 2022 23:36:59	Navient Solutions,LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 27 2022 23:38:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14779183	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jan 27 2022 23:38:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14347663	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 27 2022 23:37:10	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14347665	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 27 2022 23:47:31	Citibank / Sears, Po Box 6282, Sioux Falls, SD 57117-6282
14347666	Email/Text: mrdiscen@discover.com	Jan 27 2022 23:38:00	Discover Financial, Po Box 30943, Salt Lake City, UT 84130
14411393	Email/Text: bnc-quantum@quantum3group.com	Jan 27 2022 23:38:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14350815	Email/Text: mrdiscen@discover.com	Jan 27 2022 23:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14421975	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 27 2022 23:39:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14654278	Email/Text: bankruptcy@homepointfinancial.com	Jan 27 2022 23:38:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
14347664	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 27 2022 23:37:10	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
14371674	Email/PDF: pa_dc_claims@navient.com	Jan 27 2022 23:37:13	NAVIENT SOLUTIONS,INC, P.O. BOX 9640, WILKES-BARRE, PA 18773-9640
14347667	+ Email/PDF: pa_dc_claims@navient.com		

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		Jan 27 2022 23:36:30	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14423165	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2022 23:37:14	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14367995	+ Email/PDF: rmscedi@recoverycorp.com		
		Jan 27 2022 23:36:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14353020	+ Email/Text: bankruptcy@bbandt.com		
		Jan 27 2022 23:38:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
14347669	+ Email/Text: bankruptcy@lightstream.com		
		Jan 27 2022 23:39:00	Suntrust, 655 W Broadway Ste 1300, San Diego, CA 92101-8490
14391269	+ Email/Text: VWBKNotices@nationalbankruptcy.com		
		Jan 27 2022 23:38:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14347670	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Jan 27 2022 23:37:17	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
TOTAL: 19			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		FREEDOM MORTGAGE CORPORATION
cr		VW Credit Leasing, Ltd
14347662		Audi Financial, P.O. Box 3
cr	*P++	ASCENDIUM EDUCATION SOLUTIONS INC, 38 Buttonwood Court, MADISON, WI 53718, address filed with court:, GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	*P++	HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD, 2ND AND 3RD FLOOR, FARMERS BRANCH TX 75234-6451, address filed with court:, Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor VW Credit Leasing Ltd bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Kelli E. Baker keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com

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Charles Griffin Wohlrab

on behalf of Creditor Home Point Financial Corporation cwohlab@raslg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Sindi Mncina

on behalf of Creditor Home Point Financial Corporation smncina@rascrane.com

TOTAL: 8